

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Illinois

**Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 1/28/15 and was converted to a case under chapter 11 on 5/13/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations.**

Debtor(s) (name(s) and address):

Bridget Ellen Brasfield

7355 Hearthstone Blvd.  
Edwardsville, IL 62025

Case Number:  
15-30112-lkg

SSN/ITIN: xxx-xx-2939

Attorney for Debtor(s) (name and address):

Rochelle D Stanton  
745 Old Frontenac Square  
Suite 202  
Frontenac, MO 63131  
Telephone number: (314) 991-1559

**Meeting of Creditors:**

Date: **June 16, 2015**

Time: **10:00 AM**

Location: **US Trustee 341 Meeting Rm, Ground Floor Federal Building, 650 Missouri Ave, East St. Louis, IL 62201**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors(except a governmental unit): **9/14/15**

For a governmental unit: **11/9/15**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 8/17/15**

**Deadline to File a Complaint Objecting to Discharge of the Debtor:**

*First date set for hearing on confirmation of plan.*

Notice of that date will be sent at a later time.

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court  
750 Missouri Avenue  
East St. Louis, IL 62201  
**Telephone number:** (618) 482-9400

**For the Court:**

Clerk of the Bankruptcy Court:  
Donna N Beyersdorfer

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 5/13/15

**SEVERE WEATHER OR HAZARDOUS ROAD CONDITIONS MAY NECESSITATE CANCELING SCHEDULED MEETINGS WHEN APPLICABLE,  
CONTACT THE US TRUSTEE'S OFFICE AT (309) 671-7854 FOR STATUS OF MEETING.**

Carrying of firearms is prohibited. Section 65 of the Illinois Firearm Concealed Carry Act prohibits a concealed carry license holder from carrying a firearm on or into any building/property under the control of a federal government or the courts.

**EXPLANATIONS**

Debtor Instructions	DEBTOR IDENTIFICATION REQUIRED AT 341 MEETING. All debtors must bring two forms of identification: 1) a government issued photo ID (e.g. driver's license, passport); and 2) proof of debtor's social security number. A driver's license does NOT qualify as proof of social security number. Failure to do so may result in dismissal of your case. Language interpretation of the meeting of creditors will be provided to the debtor at no cost, upon request of the trustee, through a telephone interpreter service. These services may not be available at all §341 meeting rooms.
Filing of Chapter 11 Bankruptcy Case	A bankruptcy case under chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate any business.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. The court, after notice and a hearing, may order that the United States trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. An electronic version of the proof of claim form is available on the Court's web site at <a href="http://www.ilsb.uscourts.gov">http://www.ilsb.uscourts.gov</a> . You may look at the schedules that have been or will be filed at the bankruptcy clerk's office. If your claim is scheduled and is <i>not</i> listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you file a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all <i>or</i> if your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, or you might not be paid any money on your claim and may be unable to vote on a plan. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	Confirmation of a chapter 11 plan may result in a discharge of debt, which may include all or part of your debt. See Bankruptcy Code §1141(d). Unless the court orders otherwise, however, the discharge will not be effective until completion of all payments under the plan, if applicable. A discharge means that you may never try to collect the debt from the debtor except as provided in the plan. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §1141(d)(6)(A) or §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §1141(d)(3), you must file a complaint with any required filing fee in the bankruptcy clerk's office not later than the first date set for the hearing on confirmation of the plan, if applicable. You will be sent another notice informing you of that date.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. <b>Copies of the Bankruptcy Petition and Schedules are available from the Clerk, U.S. Bankruptcy Court at a cost of \$0.50 per page. Please send your request along with a pre-addressed postage paid envelope to the U.S. Bankruptcy Court at the address listed on the front side.</b>
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Case Information	Continuous updated case information can be obtained by calling the courts' Voice Case Information System (VCIS) at 1-866-222-8029.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	